



FIRST TIME HOMEBUYER LOAN PROGRAM APPLICATION PACKET



*Opening Doors to Homeownership
in the City of Dublin*

Community Development, Housing Division
100 Civic Plaza, Dublin, CA 94568
Phone: (925) 833-6610 | Fax: (925) 833-6628
www.dublin.ca.gov/housing/fthlp





100 Civic Plaza
Dublin, California 94568
Phone: (925) 833-6650
Fax: (925) 833-6651

City Council
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City Manager
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Community Development
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Economic Development
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Finance/Admin Services
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Fire Prevention
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Human Resources
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Parks & Community Services
(925) 556-4500
Police
(925) 833-6670
Public Works/Engineering
(925) 833-6630



www.dublin.ca.gov

Dear Interested First Time Homebuyer:

The First Time Homebuyer Loan Program is capable of offering up to 10% of the Purchase Price for Market Rate homes and up to 15% of the Purchase Price for Below Market Rate homes (BMR) with a \$40,000 maximum loan amount. Applicants will only be required to pay back this loan when they sell the home, default, and in Market-Rate homes, when they refinance their primary mortgage.

Applicants must meet the income and household size limits to qualify for City assistance. Area Median Income (AMI) Limits up to one hundred twenty percent (120%) for loans paired with conventional mortgage loan:

HOUSEHOLD SIZE

1	2	3	4	5	6	7	8
\$78,550	\$89,750	\$101,000	\$112,200	\$121,200	\$130,150	\$139,150	\$148,100
<i>Alameda County 2014 income limits</i>							

Area Median Income (AMI) Limits up to one fifteen percent (115%) for loans paired with a mortgage loan that is insured by the Federal Housing Administration (FHA loans):

HOUSEHOLD SIZE

1	2	3	4	5	6	7	8
\$75,325	\$86,020	\$96,830	\$107,525	\$116,150	\$124,775	\$133,400	\$142,025
<i>FHA Guidelines</i>							

Preference is given to Applicants who live or work in Dublin; Public Service Employees employed with any public agency that is situated within the City; senior citizens (62+); the permanently disabled; those who must relocate as the result of the demolition of their homes or condominium conversion; and/or those who are purchasing a foreclosed/Real Estate Owned (REO) home.

Attached is a packet of information needed to apply for the City of Dublin's First Time Homebuyer Loan Program. Please read the complete packet carefully. If you have any questions, please contact the Housing Division at (925) 833-6610 or visit www.dublin.ca.gov/housing.



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FIRST TIME HOMEBUYER LOAN PROGRAM GUIDELINES

This Program provides financial assistance to first time homebuyers within a certain income range to buy their first home in the form of a deferred loan.

Applicant Qualifications

- Maximum Income & Household Size Limits:

Area Median Income (AMI) Limits up to one hundred twenty percent (120%) for loans paired with conventional mortgage loan:

HOUSEHOLD SIZE

1	2	3	4	5	6	7	8
\$78,550	\$89,750	\$101,000	\$112,200	\$121,200	\$130,150	\$139,150	\$148,100
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<i>FHA Guidelines</i>							

- Applicant(s) must provide sufficient documentation of Total Household Income to the City for use in determining the Borrowers' income level. "Total Household Income" means the total income of all residents of the household, plus assets.
- Applicant(s) must submit a complete Application Packet to the City's Housing Division at least **four weeks before scheduled close of escrow**. Upon determination of eligibility for the Program, Applicant(s) shall receive a letter stating the maximum amount of Loan Funds they are eligible for, in an amount not to exceed \$40,000. This letter determines loan eligibility only. Since funding is limited and is available on a first-come-first-serve basis, a Letter of Eligibility is not a guarantee that funds will be available to the Applicant(s) when requested.

Terms of the Loans

Market Rate and Below-Market Rate Loans Repayment

The Loan is a 30-year deferred loan. Repayment of the principal and interest on the second Loan shall be due and payable at the earlier of the following events:

- Sale of the Property;
- Payoff or refinance of the first mortgage loan (for Market Rate homes only); and/or
- Upon the formal filing and recording of a Notice of Default

Loan Amounts

The First Time Homebuyer Loan Program is capable of offering up to 10% of the purchase price for a Market Rate home, and up to 15% of the purchase price for a Below Market Rate home, with a \$40,000 maximum loan amount for both Market Rate and Below Market Rate homes.

Property Eligibility

Properties must meet the following requirements:

- Sale price of the Property cannot exceed the City of Dublin's sale price limits, established yearly;
- The Property must be located in Dublin, CA;
- The Property must be a single-family, one-unit residence, including condominium/PUD*; and
- Manufactured housing must meet secondary market eligibility requirements.

**Condominium Occupancy - In accordance with Secondary Mortgage Market's "Condominium Project Acceptance Policy".*

Equity Share and Interest Rates

Market Rate Units

Upon sale of the Property, repayment of the Loan, or the occurrence of any Default Event, Borrower(s) shall pay to City, in addition to the repayment of the Loan Principal, the greater of the following: (i) fixed interest rate set at the time the Loan was made or (ii) an Equity Share based on the amount of the City's Loan in proportion to the value of the property, less the purchase price paid by the Borrower(s) at the time the Property was purchased.

EXAMPLE

Borrower(s) purchased a Property for \$400,000, and the City of Dublin provided a \$40,000 deferred Loan:

Equity Share. \$40,000 is 10% of the sales price. Borrower(s) sells the Property 20 years later for \$600,000, the equity earned on the Property is \$200,000 (\$600,000 - \$400,000 = \$200,000). 10% of \$200,000 (or \$20,000) will be the City of Dublin's portion of this Equity, payable on sale. The full amount to be repaid would be the principal borrowed (\$40,000) plus 10% of the equity (\$20,000) for a repayment obligation of \$60,000.

Fixed Interest Rate. Borrower(s) sells the Property 20 years later and the \$40,000 deferred Loan has accrued at 3.5% simple interest over 20 years. The interest accrued over the 20 years is \$28,000. The full amount due is the principal borrowed (\$40,000) plus interest (\$28,000) for a repayment obligation of \$68,000.

In the example provided above, the fixed interest rate option is the higher of the two and would be required for payment to the City.

Below Market Rate (BMR) Units

Upon the sale of the Property, repayment of the Loan, or the occurrence of any Default Event, Borrower(s) shall pay the City the principal amount of this Loan, together with simple interest rate become due and payable pursuant to the terms of the Promissory Note.

Prepayment

Borrower(s) may prepay the Loan at any time without penalty, so long as it provides the principal balance of this Loan plus the accrued interest or equity share as set forth herein.

Acceptable First Mortgages

The Loan may be coupled with a private fixed mortgage of up to 30 years or any CalHFA products. The specifics of the primary loan products will be reviewed on a case-by-case basis to determine if the overall financing provides the City with adequate security to support a City Loan, and meets City criteria.

Additional Down Payment Assistance

Layered financing may also be acceptable, provided that the other loans do not reduce the security of the City's funds. Examples of such layered financing are down payment loans along with primary loans provided by CalHFA.

Fees

A fee of \$30 is due at the time of application for the Credit Report. The City has a \$1,500 Administrative Fee (paid at escrow) for the underwriting, processing, and servicing of First Time Homebuyer Loan. Additional fees for underwriting the Loan are possible.

Primary Residence

Borrower(s) shall use the Property purchased under this Program as their primary residence.

Preference Points

Preference is given to Applicants who live or work in Dublin; Public Service Employees employed with any public agency that is situated within the City; senior citizens (62+); the permanently disabled; those who must relocate as the result of the demolition of their homes or condominium conversion; and/or those who are purchasing a foreclosed/Real Estate Owned (REO) home.

Loan Funds

Loan funds are available for down payment assistance and to pay for any non-recurring closing costs associated with purchasing the Property. Borrower(s) shall not use Loan funds to finance repairs, room additions, or to purchase any non-real property.

First Time Homebuyer Loan Program Qualifications

First Time Homebuyer

Defined as a purchaser who has not previously owned a home, condominium or mobile home, whether as sole owner, tenant-in-common, joint tenant or in other form of ownership within the past three (3) years. The City, at its discretion, may consider displaced persons or other hardship cases to be within this definition.

Down Payment

Applicant(s) must provide funds in an amount equal to a minimum of 3.5% of the Purchase Price for use as a down payment. Down payment funds must be in the Applicants' financial institution account(s) at the time of application. Before escrow closes, down payment funds must be in possession of the escrow agent. Applicant(s) must deposit 3.5% of the Purchase Price of their own money into escrow prior to the closing of the loan.

Credit

Applicant(s) must have sufficient creditworthiness to qualify for a first mortgage from a City-Approved lender. Creditworthiness includes Applicant(s) having a credit score of at least 620 and has not filed bankruptcy in the last three (3) years. In addition, all Applicants with deeds-in-lieu of foreclosure, and judicial and non-judicial forms of foreclosure, have a seven-year waiting period to regain eligibility for participation in the FTHLP.

Debt-to-Income Ratio

Applicants' total Debt-to-Income Ratio may not exceed 45% of the Applicants' total income.

Co-Signatories

The Loan shall contain no co-signatories, and only the Borrower's name(s) may be on the Deed.

Legal Residency

Applicants and all household members must be a citizen or other national of the United States or a qualified alien as defined by the Federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 ("PRWORA").

Pest Inspection

The City will secure a pest report from the Applicant(s) or termite firm to determine that the structure is sound. Citations for pest infestation must be resolved as recommended in the report.

Homebuyer Inspection

Applicant(s) must obtain a written property inspection report from a qualified home inspection company before the close of escrow. This report must cover all major systems in the house including but not limited to electrical, plumbing, foundations, drainage systems, paint, and all built-in appliances.

Assets

The household may have no more than two hundred and fifty thousand dollars (\$250,000) of total assets, excluding pensions and federally approved pre-tax savings accounts.

Homebuyer Education Certificate

Applicant(s) must successfully complete a City-Approved First Time Homebuyer training program before the close of escrow. ***Please note that the Certificate Completion Date must be within six months of close of escrow.***

The required First Time Homebuyer class is available at one of the three locations listed below. Please be advised that pre-registration is required to attend. Please be sure to indicate to the agency that the class is a requirement under the City of Dublin First Time Homebuyer Loan Program.

TRI-VALLEY HOUSING OPPORTUNITY CENTER

141 N. Livermore Avenue
Livermore, CA 94550
(925) 373-3130
www.tvhoc.org

NEIGHBORHOOD HOUSING SERVICES

1156 North Fourth Street
San Jose, CA 95112
(408) 279-2600
www.nhssv.org

THE UNITY COUNCIL

3411 East 12th Street
Suite 200
Oakland, CA 94601
(510) 535-7177
www.unitycouncil.org

Fulfilling the above requirements is/are the sole responsibility of the Borrower(s). Failure to fully satisfy the above Program requirements may result in delay of Loan funding or in Loan denial as determined by the City's Housing Division.

Dublin First Time Homebuyer Loan Program Process

1. In submitting an application, the Applicant(s) may request either the issuance of a Conditional Approval Letter if the Applicant(s) submits a ratified purchase contract or a Pre-Approval Letter without the submission of a ratified purchase contract. Once an application packet is received by the Staff, the qualifications of the Applicant(s) will be evaluated. Staff will determine if Applicant(s) qualify for the Program.

When Staff determines that all the information that has been provided for a Conditional Approval Letter is complete, and the Applicant(s) qualifies, Staff shall forward the application package to the Loan Committee for review. Should the Loan Committee confirm the Applicant(s) eligible for the Loan, a Conditional Approval Letter will be sent to the Applicant(s). Should the Applicant(s) instead qualify for a Pre-Approval Letter, Staff will issue the letter.

A Conditional Approval and Pre-Approval Letter determine loan eligibility only. Since funding is limited and is available on a first-come-first-serve basis, a Letter of Eligibility is not a guarantee that funds will be available to the Borrower(s) when requested.

2. If the Applicant(s) has not already done so, Applicant(s) must take a First Time Homebuyer class (see Page 4) and provide the Certificate of Completion to the City of Dublin Housing Staff.
3. Once all due diligence (including but not limited to: acquisition of final lender/loan documents; title report; termite report; appraisal; and/or performance of inspections the Applicant(s) request) have been completed, the City of Dublin will prepare the loan documents for Applicants' signature(s).
4. When escrow is ready to close, the escrow company will receive the City's loan documents for signing and recording.
5. When the escrow company has recorded all documents and the sale is complete, the City of Dublin will receive a closing statement from the escrow firm, called a HUD-1 form. The Applicant(s) will then receive copies of all loan documents and the file will be complete. Borrower(s) is/are now (a) homeowner(s) in the City of Dublin.
6. For compliance with the Program's rules and regulations, the City performs annual monitoring of homes. Any default of the Loan Agreement, Deed of Trust, or Promissory Note may result in the City calling the loan due immediately.



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LOAN RESERVATION & DISBURSEMENT GUIDELINES

Items needed to reserve funds for 60 days include but are not limited to:

- Copy of the executed Purchase Agreement (if applying for Conditional Approval)
- Copy of loan pre-approval letter for first mortgage
- Evidence of Applicants' 3.5% down payment in Applicants' financial institution account
- Copy of First Time Homebuyer training certificate(s) (or registration confirmation)
- Dublin First Time Homebuyer Loan Program Eligibility Letter

Items needed to disburse funds into escrow include but are not limited to:

- Title Company name, address, contact person, phone number, and escrow number
- Wire instructions to transfer funds to escrow account (instruction must be on Title Company letterhead, signed by the escrow officer handling transaction)
- Evidence of buyer's down payment in escrow
- Final lender/loan documents
- Appraisal
- Preliminary Title Report
- Termite clearance

Items needed after escrow closes include but are not limited to:

- Title insurance naming City as a beneficiary
- Homeowner's/Hazard Insurance
- Copy of Property Inspection report
- For compliance with the Program's rules and regulations, the City performs annual monitoring of homes. Any default of the Loan Agreement, Deed of Trust, or Promissory Note may result in the City calling the loan due immediately.

Applicant(s) acknowledge(s) receipt of the City of Dublin First Time Homebuyer Loan Program Guidelines:

Borrower Signature

Date

Borrower Signature

Date



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FIRST TIME HOMEBUYER LOAN PROGRAM APPLICATION CHECKLIST

Items Required for all City Loan Commitments and Funding

*Note: In order to process this application, it must be **COMPLETE** with **ALL** applicable documents*

- ☐ Original signed Loan Program Guidelines Page (Page 5 of FTHLP Packet)
- ☐ Original signed & completed Uniform Residential Loan Application (pages 10-14 of FTHLP Packet)
- ☐ Original Preference Point Application *with* verification (page 15 of FTHLP packet, if applicable)
- ☐ Original signed Credit Report Authorization & Release Form (page 16 of FTHLP packet)
- ☐ Check for \$30 for credit report fee (made payable to: City of Dublin)
- ☐ Original Non-Income Affidavit (complete only if Household Member[s] is/are claiming NO Income)
- ☐ Copies of four most recent paycheck statements and/or 2 quarters of current Profit & Loss Statement if self-employed
- ☐ Recent proof of other reportable income
- ☐ Copies of three most recent years of **signed** Federal Income Tax Returns & related forms/schedules (i.e. W2s)
- ☐ Copies of three most recent months of **all** current financial institution statements
- ☐ Copy of Purchase Agreement (not applicable if applying for **60-day Pre-Approval**)
- ☐ Copy of Good Faith Estimate and Truth-In-Lending statement (Good Faith Estimate not applicable if applying for **60-day Pre-Approval**)
- ☐ Copy of first mortgage loan commitment/approval letter noting pre-approved loan amount
- ☐ Evidence of additional down payment assistance (if applicable)
- ☐ Copy of Certificate(s) of Completion of 8-Hour Homebuyer Education Course (completion date must be within six months of close of escrow)

Instructions on all referenced documents follow this checklist



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INSTRUCTIONS FOR FIRST TIME HOMEBUYER LOAN PROGRAM APPLICATION CHECK LIST

✓ Signed & Completed Uniform Residential Loan Application

Applicant(s) must submit a completed copy of the Uniform Residential Loan Application enclosed in the FTHLP Application Packet. Please complete all sections of this Application form. Should some item(s) not apply to you please write "not applicable" or "n/a".

✓ Preference Point Application with Verification

The Program contains preferences for certain individuals (described below). Applicant(s) with Preference Points, move ahead of other applications that have yet to receive a letter from the City confirming a complete application.

A household receives preference for a Loan if one of its members meets any of the following criteria:

Resident of the City of Dublin	3 points
Employed in the City of Dublin	3 points
Public Service Employee in the City of Dublin	1 point
Senior Citizen (62 years +)	1 point
Permanently Disabled Individual	1 point
Immediate family members that are Dublin residents	1 point
Relocated Dublin Residence due to demolition or condominium conversion	1 point
Purchasing a foreclosed/Real Estate Owned (REO) home	1 point

The following documents and criteria are required to verify a claim for a preference point:

Resident of Dublin

- Currently live in Dublin and have continuously for the past 12 months.
- Copy of two utility bills (PG&E or water), one from at least one year ago and one most recent utility bill both showing the Applicant with a Dublin address; or
- Copy of a current rental agreement.

Employed in the City of Dublin

- Currently work in Dublin and have continuously for the past six (6) months*.
- Copy of first and most recent paycheck stub establishing length of employment; or
- Letter from employer, on company letterhead, indicating continuous employment for the past six months.

**Newly hired teacher that will be working in Dublin may waive the six-month employment criteria by submitting a copy of their employment contract.*

Public Service Employee working in Dublin

- In addition to the above employment verification and criteria, Applicant(s) must provide a letter from employer confirming employment and employer contact information.

Senior Citizens

- 62 years or older.
- A valid California (or other state with photo i.d.) driver license or identification card; or
- A valid passport.

Permanently Disabled Individual

- A note from your doctor confirming that one Applicant is permanently disabled; or
- Other verification from a State Agency establishing permanent disability status; or
- Verification of receipt of SSI.

Immediate Family Member(s) That Are Dublin Residents

- Immediate family members must have continuously lived in Dublin for the past 12 months.
- Copy of two utility bills (PG&E or water), one from at least one year ago and one most recent utility bill both showing the Applicant(s) with a Dublin address; or

- Copy of a current rental agreement; and
- A copy of birth certificates for self and immediate family member, establishing relationship; or
- Other legal document establishing relationship.

Relocated Dublin resident due to Demolition or Condominium Conversion

- Letter from apartment owner or management firm informing of either the imminent condominium conversion or that the unit is to be demolished.

Purchasing Foreclosure/Real Estate Owned (REO) Home

- Copy of a ratified purchase contract to verify that the “financial institution” or its representative is the seller.

✓ *Credit Report Authorization Form*

A Credit Report will be run through the City of Dublin. A fee of \$30 is due at the time the Application Packet is submitted.

✓ *Signed Loan Program Guidelines Page*

Page 5 of the FTHLP Packet acknowledges that you have received the Loan Program Guidelines.

✓ *Non-Income Affidavit (if applicable)*

Adult member(s) of the household (other than a full time student) that do not claim income must complete and submit an affidavit swearing this. If you cannot locate a suitable document please call the City of Dublin Housing Division for assistance.

✓ *Four Recent Paycheck Statements or Current Profit and Loss Statement if Self-Employed*

Please provide your last four paycheck stubs are provided with the dates issued, year-to-date income paid and other current income statements for each household member who is age 18 and older.

- If employment of any household member is inconsistent or seasonal or in some other manner varies substantially from pay period to pay period please include at least at least four more paycheck stubs.
- If a household member is 18 years of age or older and is a full time student, income earned is not counted toward the household income. However the full time student must provide current verification of enrollment.
- Self-employed individuals must include most recent Profit & Loss Statement.

✓ *Proof of Other Reportable Income*

All income received by any household member, 18 years of age or older must be included with your Application. Additional sources of income include:

- Compensation for services rendered including fees, commissions, tips, and bonuses. Net income derived from private businesses
- Gains from dealings in commercial property
- All interest, dividends, and royalties
- Winnings
- Alimony and child support
- Annuities, life insurance, and endowment contracts
- Income from pensions
- Income from discharge of indebtedness
- Partnership contributions
- Income from an interest in an estate or trust
- Public benefits including but not limited to TANF, SSI, disability income

✓ *Three Recent Years of Signed Federal Income Tax Returns*

Please submit most recent three years of signed Federal Income Tax returns (1040, 1040A, 1040EZ) for all household members. **Include all relevant schedules and forms.** Tax Returns submitted must have signatures and must be dated.

☒ *Three (3) Months Current Financial Institutions Statements*

Please provide three (3) most current statements from all financial institutions where you or any household member, 18 years and older hold any accounts. The financial institution statement must include all pages, the name or names of the account owner, and all transactions occurring during the reporting period.

- This includes checking and savings accounts from banks, savings and loans, credit unions, and brokerage houses accounts (i.e. stocks, mutual funds, or bonds).
- Stock and Mutual Funds accounts statements included the number of shares and value of each share be indicated and dividends received.

Applicant(s) must provide funds in an amount equal to a minimum of 3.5% of the purchase price for use as a down payment. Down payment funds must be in a financial institution account(s) for a minimum of three (3) months. Before escrow closes, down payment funds must be in possession of the escrow agent.

☒ *Purchase Agreement*

Please provide a copy of your complete purchase agreement. Also include the contact information of the real estate agent assisting you with the purchase transaction. *If you are applying for a Pre-Approval, no Purchase Agreement is needed.*

☒ *Copy of Good Faith Estimate & Truth-In-Lending Statement*

Please submit your Good Faith Estimate form and Truth-In-Lending Statement that your first mortgage lender has provided. If you are applying for a 60-day Pre-Approval, no Good Faith Estimate is needed.

☒ *First Mortgage Loan Commitment /Approval Letter*

Please submit your first mortgage loan commitment/approval letter. Also include the contact information of the Loan Officer assisting you with your loan.

☒ *Evidence of Additional Down Payment Assistance*

If you intend to use other sources of down payment assistance in addition to this loan, please include proof of these funds. This could be a gift of money from a relative, Mortgage Certificate Credit from the County of Alameda, or any other program providing assistance.

☒ *Certificate of Completion of Homebuyer Education Course*

To qualify for a City of Dublin home loan you must have completed a HUD or Fannie Mae certified eight (8) hour First Time Homebuyer course. Please note that the Certificate Completion Date must be within six months of close of escrow.

There are three locations where this can be accomplished. All three of these will provide you with a certificate verifying that the class has been completed. Please include this certificate, or a copy with your application. Please be advised you must pre-register at all three locations. **PLEASE BE SURE TO MENTION THAT YOU ARE TAKING THE COURSE AS A REQUIREMENT FOR THE CITY OF DUBLIN FIRST TIME HOMEBUYER LOAN PROGRAM.**

You may take the First Time Homebuyer class at:

TRI-VALLEY HOUSING OPPORTUNITY CENTER
141 N. Livermore Avenue
Livermore, CA 94550
(925) 373-3130
www.tvhoc.org

NEIGHBORHOOD HOUSING SERVICES
Silicon Valley
1156 North Fourth Street
San Jose, CA 95112
(408) 279-2600
www.nhssv.org

THE UNITY COUNCIL
3411 East 12th Street, Suite 200
Oakland, CA 94601
(510) 535-7177
www.unitycouncil.org

☒ *Down Payment (3.5%)*

Applicants full down payment requirement of 3.5% is to be deposited into the Applicants' escrow account and applicant 'pays for services (appraisal, etc.) performed.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain): _____	Agency Case Number _____	Lender Case Number _____
Amount \$ _____	Interest Rate 3.5 %	No. of Months 360	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> ARM (type): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) _____					No. of Units 1
Legal Description of Subject Property (attach description if necessary) See Preliminary Title Report					Year Built _____
Purpose of Loan			Property will be:		
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$ _____	\$ _____		Cost: \$ _____	
Title will be held in what Name(s) _____			Manner in which Title will be held _____		Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____					

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable) _____				Co-Borrower's Name (include Jr. or Sr. if applicable) _____			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) No. _____ Ages _____		<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Borrower) No. _____ Ages _____	
Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____				Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____			
Mailing Address, if different from Present Address _____				Mailing Address, if different from Present Address _____			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession	Yrs. employed in this line of work/profession
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly Income \$	Monthly Income \$
	Monthly Income \$		Monthly Income \$		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly Income \$	Monthly Income \$
	Monthly Income \$		Monthly Income \$		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly Income \$	Monthly Income \$
	Monthly Income \$		Monthly Income \$		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly Income \$	Monthly Income \$
	Monthly Income \$		Monthly Income \$		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly Income \$	Monthly Income \$
	Monthly Income \$		Monthly Income \$		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☐ Jointly ☐ Not Jointly

Description	ASSETS	Cash or Market Value	LIABILITIES and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:		\$				
List checking and savings accounts below						
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$	
			Acct. no.			
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union						
			Acct. no.			
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union						
			Acct. no.			
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union						
			Acct. no.			
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number description)						
			Acct. no.			
			Name and address of Company	\$ Payment/Months	\$	
Life insurance net cash value						
Face amount: \$						
Subtotal Liquid Assets			Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)			Name and address of Company	\$ Payment/Months	\$	
Vested interest in retirement fund						
Net worth of business(es) owned (attach financial statement)			Acct. no.			
Automobiles owned (make and year)			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Other Assets (itemize)			Job-Related Expense (child care, union dues, etc.)	\$		
			Total Monthly Payments	\$		
Total Assets a.			Net Worth (a minus b) =>	\$	Total Liabilities b.	\$

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number
----------------	---------------	----------------

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small> g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U. S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small> m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

IX. ACKNOWLEDGEMENT AND AGREEMENT
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Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
----------------------------------	------	-------------------------------------	------

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES
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The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Interviewer's Name (print or type) Interviewer's Signature _____ Date _____ Interviewer's Phone Number (incl. area code) _____
Name and Address of Interviewer's Employer	

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Date

Co-Borrower's Signature:

Date

X

X



FIRST TIME HOMEBUYER LOAN PROGRAM PREFERENCE POINTS APPLICATION



Please Print

Applicant Name: _____

Social Security Number: _____

Co-Applicant Name: _____

Social Security Number: _____

Annual Household Income: \$ _____ # in Household: _____

Current Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ E-mail: _____

Employer: _____ Work Phone: _____

Employer Address: _____

City: _____ State: _____ Zip: _____

Lender/Broker: _____ Phone: _____

To assist us with the process, please check the statement below which applies to at least one adult that will occupy the home.
(Required verification for preference points are explained in the FTHLP instructions)

	YES	NO
Are you 62 years of age or older?	<input type="checkbox"/>	<input type="checkbox"/>
Are you permanently disabled?	<input type="checkbox"/>	<input type="checkbox"/>
Currently work in Dublin and have continuously for the past 6 months?	<input type="checkbox"/>	<input type="checkbox"/>
And if so, are you a Public Service employee working in Dublin?	<input type="checkbox"/>	<input type="checkbox"/>
Currently live in Dublin and have continuously for the past year or longer?	<input type="checkbox"/>	<input type="checkbox"/>
Have an immediate family member who is a Dublin resident & has continuously lived in Dublin the past year?	<input type="checkbox"/>	<input type="checkbox"/>
Must move because housing is to be demolished or converted to condo?	<input type="checkbox"/>	<input type="checkbox"/>
Purchasing a foreclosed/Real Estate Owned (REO) home	<input type="checkbox"/>	<input type="checkbox"/>

Authorization for Credit Information

I/We have applied for a Real Estate Loan with the City of Dublin. You are authorized to release any information required by the City to complete the processing of the loan request regarding employment, account balances, and/or credit. A photocopy of this consent is considered as valid as the original.

Primary Applicant (print)

Co-Applicant (print)

Signature

Signature

Date

Date



100 Civic Plaza
Dublin, California 94568
Phone: (925) 833-6650
Fax: (925) 833-6651

City Council
(925) 833-6650
City Manager
(925) 833-6650
Community Development
(925) 833-6610
Economic Development
(925) 833-6650
Finance/Admin Services
(925) 833-6640
Fire Prevention
(925) 833-6606
Human Resources
(925) 833-6605
Parks & Community Services
(925) 556-4500
Police
(925) 833-6670
Public Works/Engineering
(925) 833-6630



www.dublin.ca.gov

CREDIT REPORT AUTHORIZATION AND RELEASE

The Borrower(s) identified below hereby authorize the City of Dublin (the "City") to obtain from any credit reporting agency selected by City, a standard credit report and such financial and other information City considers appropriate to evaluate the undersigned's application for participation in the City's home purchase and/or home financing programs (the "Programs"). The undersigned also:

(i) authorize the City to release to credit reporting agencies a copy of the undersigned's application, including financial information, income, assets, liabilities, employment and other information that the Borrower(s) have provided to the City in connection with their application to participate in the Programs.

(ii) authorize the City and credit reporting agencies to verify information contained in the undersigned's application to City and in other documents provided in connection with the undersigned's application to participate in the Programs, and to verify and obtain such information necessary to complete the Borrowers' credit report, including without limitation, verification of past and present employment, earnings, rents, mortgages, savings and other bank accounts, income tax returns, stock holdings and other assets, and liabilities, including without limitation, mortgages, auto loans, personal loans, credit cards and lines of credit as the City deems necessary to process the undersigned's application.

The Borrower(s) agree that a photocopy of this form will also serve as authorization, and that the City may undertake the actions hereby authorized both prior to providing approval for participation in the Programs and as part of subsequent eligibility and compliance monitoring.

The Borrower(s) ☐ **DO** ☐ **DO NOT** authorize City to share with potential mortgage lenders and/or home loan counseling agencies the information provided in connection with the undersigned's application for participation in the Programs and the credit report that City obtains in connection therewith. Such lenders and counseling agencies may contact the undersigned to discuss home loans and counseling services for which the undersigned may be eligible. This consent to disclosure may be revoked by delivery of written notice to City.

BORROWER(S)

Print Name

Social Security Number

Signature

Date

Print Name

Social Security Number

Signature

Date



100 Civic Plaza
Dublin, California 94568
Phone: (925) 833-6650
Fax: (925) 833-6651

City Council
(925) 833-6650
City Manager
(925) 833-6650
Community Development
(925) 833-6610
Economic Development
(925) 833-6650
Finance/Admin Services
(925) 833-6640
Fire Prevention
(925) 833-6606
Human Resources
(925) 833-6605
Parks & Community Services
(925) 556-4500
Police
(925) 833-6670
Public Works/Engineering
(925) 833-6630



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AFFIDAVIT OF NON-INCOME

*(Please fill out **ONLY** if Applicant(s) is/are **NOT** claiming any source of income)*

Completing this form in no way affects your eligibility to be seen in this office; it is kept for statistical purposes only, for the City of Dublin.

Applicant Name: _____

Address: _____

On the following lines, please tell how much you provide for your basic needs. Who pays rent, utilities, food, etc.? If you receive cash, how much do you receive and from whom?

Is this your usual income? ☐ Yes ☐ No

If no, what is it usually? Explain: _____

Usual annual income: \$ _____

I have told the truth about all sources of my income. To the best of my knowledge, I have not given false or withheld information. I understand that if I do, I may be prosecuted, taken off the program or pay back the benefits I receive.

Signature

Date

Print Name